

Caption in Compliance with D.N.J. LBR 9004-2(c)

WNI 16-016765
Shapiro & DeNardo, LLC
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Charles G. Wohlrab, Esq. 016592012
ATTORNEYS FOR MIDFIRST BANK

IN RE:

SCOTT MICHAEL BAYLES AND GERALDINE MARIE
BAYLES, DEBTORS



Order Filed on November 25, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

CASE NO.: 19-17417-MBK

HEARING DATE: DECEMBER 3, 2019

JUDGE: HONORABLE MICHAEL B.
KAPLAN

CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION OF CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

DATED: November 25, 2019

A handwritten signature in black ink, reading "Michael B. Kaplan".

Honorable Michael B. Kaplan
United States Bankruptcy Judge

This matter being opened to the Court by William H. Oliver, Jr., attorney for the Debtor(s) upon filing of a Chapter 13 Plan, and MidFirst Bank, hereinafter "Secured Creditor," by and through its Authorized Agent, Shapiro & DeNardo, LLC, upon the filing of an Objection to Confirmation of Plan, and parties having subsequently resolving their differences with regard to the Debtors' Chapter 13 Plan; and the Court noting the consent of the parties to the form, substance and entry of the within Order; and the court considered the parties' application for entry of this Consent Order, and for other good cause shown,

1. Debtor(s) is the mortgagor, and Secured Creditor is the mortgagee, of an agreement secured by real property located at 121 Atrium Drive, Brick, NJ 08723.
2. At the time of filing, Debtor(s) owed Secured Creditor a pre-petition arrearage of \$25,624.43; as evidenced in Secured Creditor's Proof of Claim 12-1 filed on June 4, 2019.
3. Debtor(s) agree to incorporate this amount, \$25,624.43, into the Chapter 13 Plan to be distributed to Secured Creditor to cure the aforementioned default.
4. Debtors also agree to capitalize post-petition arrearages of \$9,072.32, to be paid to Secured Creditor through the remaining Chapter 13 Plan.
5. Starting November 1, 2019, Debtor(s) agree to maintain all contractually due post-petition payments associated with this mortgage loan, which currently amount to \$2,268.08.
6. Secured Creditor agrees this Order resolves the Objection to Confirmation of Plan filed on October 29, 2019; ECF Doc.:52.
7. This Consent Order is hereby incorporated into Debtors' Chapter 13 Plan

We hereby consent to the form, content,
and entry of the within Order.

Shapiro & DeNardo, LLC



Charles G. Wohlrab, Esquire
Attorney for the Secured Creditor

Date: 11-12-19



William H. Oliver, Jr., Esquire
Attorney for the Debtors

Date: 11/12/19

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Scott Michael Bayles
Geraldine Marie Bayles
Debtors

Case No. 19-17417-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Nov 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 27, 2019.
db/jdb +Scott Michael Bayles, Geraldine Marie Bayles, 121 Atrium Drive, Brick, NJ 08723-6279

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 27, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 25, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Charles G. Wohlrab on behalf of Creditor MIDFIRST BANK cwohrlab@LOGS.com,
njbankruptcynotifications@logs.com
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon, f/k/a The Bank of New
York Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Rebecca Ann Solarz on behalf of Creditor The Bank of New York Mellon, f/k/a The Bank of New
York Et Al... rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William H. Oliver, Jr. on behalf of Joint Debtor Geraldine Marie Bayles bkwoliver@aol.com,
R59915@notify.bestcase.com
William H. Oliver, Jr. on behalf of Debtor Scott Michael Bayles bkwoliver@aol.com,
R59915@notify.bestcase.com

TOTAL: 8